



Australia & New Zealand Banking Group Limited
(ABN 11 005 357 522)

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 October 2014
Determination Date:	20 November 2014
Trust Payment Date:	24 November 2014
Date of Report:	24 November 2014

Note: In this Investor Report, the ACT and Strat tables are calculated based on Pool Composition as at the Trust Payment Date & Loan Balances as at Collection Period End Date.

Issuer:	Australia & New Zealand Banking Group Limited
Trustee / Covered Bond Guarantor:	Perpetual Corporate Trust Limited
Security Trustee:	P.T. Limited
Bond Trustee:	DB Trustees (Hong Kong) Limited
Servicer:	Australia & New Zealand Banking Group Limited
Trust Manager:	ANZ Capel Court Limited
Asset Monitor:	KPMG

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa2 (stable)	AA- (stable)
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	Pass

Asset Coverage Test as at 24 November 2014

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$20,898,708,856
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$18,220,095,832
		\$18,220,095,832
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):	\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments:	\$0
D	Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:	\$0
E	The sum of Balance of the Pre-Maturity Ledger and Remaining Available Principal Receipts held in the GIC Account via Supplemental Deed 16.4:	\$0
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$18,220,095,832
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$18,220,095,832
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$16,789,682,665
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
	Asset Percentage:	87.00%
	Contractual Overcollateralisation:	114.94%
	Total Overcollateralisation:	124.73%

Note: Terms used in this table have the meaning given to them in Schedule 2 of the Supplemental Deed dated November 2011 between, among others, the Covered Bond Guarantor, the Trust Manager and ANZ, as described in the applicable disclosure document. For the purposes of calculating this ACT, Current Principal Balance of the Purchased Receivables are as at the end of the Collection Period and the pool composition is as at the current Trust Payment Date (net of purchase and repurchase activities).

Summary as at 24 November 2014

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1	23 Nov 2011	USD 1,250,000,000	\$1,231,527,094	1.0150	Semi-Annual	2.40%
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00%
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63%
Series 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50%
Series 2012-4	13 Feb 2012	CHF 400,000,000	\$408,588,852	0.9790	Quarterly	3mth CHF LIBOR + 0.65%
Series 2012-5	23 Mar 2012	AUD 1,000,000,000	\$1,000,000,000	1.0000	Semi-Annual	5.25%
Series 2012-6	23 Mar 2012	AUD 2,000,000,000	\$2,000,000,000	1.0000	Quarterly	3m BBSW + 95
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	3m HIBOR + 85
Series 2012-8	11 Sep 2012	USD 1,500,000,000	\$1,471,309,465	1.0195	Semi-Annual	1.00%
Series 2012-9	11 Sep 2012	USD 750,000,000	\$735,654,733	1.0195	Quarterly	3m USDL +61
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	3m GBPL + 27
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13%
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77%
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00%
Series 2013-5	04 Sep 2013	EUR 1,000,000,000	\$1,492,170,022	0.6702	Annual	1.38%
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50%
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13%
Series 2014-3	19 Nov 2014	EUR 1,000,000,000	\$1,429,054,829	0.6998	Annual	0.38%
Total	-	-	\$16,789,682,665	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	US05252FAA84 US05252EAA10	Not Listed	Hard Bullet	23 Nov 2016	N/A
Series 2012-1	ANZ	XS0730566329	LSE	Hard Bullet	24 Jan 2022	N/A
Series 2012-2	ANZ	XS0731129234	LSE	Hard Bullet	18 Jul 2022	N/A
Series 2012-3	ANZ	CH0143838032	SIX	Hard Bullet	13 Feb 2019	N/A
Series 2012-4	ANZ	CH0142821468	SIX	Hard Bullet	13 Feb 2015	N/A
Series 2012-5	ANZ	AU3CB0191872	Not Listed	Hard Bullet	23 Mar 2016	N/A
Series 2012-6	ANZ	AU3FN0015046	Not Listed	Hard Bullet	23 Mar 2016	N/A
Series 2012-7	ANZ	XS0791150377	Not Listed	Hard Bullet	12 Jun 2015	N/A
Series 2012-8	ANZ	US05252FAB67 US05252EAB92	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	US05252FAC41 US05252EAC75	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2013-1	ANZ	XS0882235863	LSX	Soft Bullet	04 Feb 2016	04 Feb 2017
Series 2013-2	ANZ	XS0928456218	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	XS0953107025	LSE	Soft Bullet	19 Jan 2029	19 Jan 2030
Series 2013-4	ANZ	AUSCB0212322	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	XS0968449057	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	XS1014018045	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	TBA	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2014-3	ANZ	XS1139088071/113908807	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 16,789,682,665	100.00%
Subordinated Demand Loan*	\$ 4,152,743,941	24.73%
Senior Demand Loan	\$ -	-
Total Funding	\$ 20,942,426,607	

*\$1,644,136,399 of the Subordinated Demand Loan represents collateralisation above the current minimum requirement and is therefore transferable into the senior demand loan at ANZ's discretion.

Pool Summary

Portfolio Cut-off Date	31 Oct 2014
Current Aggregate Principal Balance (AUD)	\$ 20,942,426,607
Number of Loans (Unconsolidated)	76,629
Number of Loans (Consolidated)	69,008
Average Loan Size (Consolidated)	\$ 303,478
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.47%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.76%
Weighted Average Interest Rate	5.10%
Weighted Average Seasoning (Months)	26.23
Weighted Average Remaining Term (Months)	318.12

Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratification tables due to rounding of values at the individual line item levels.

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	14.57%	14.48%	13.96%	14.07%
Prepayment History (SMM)	1.30%	1.30%	1.25%	1.26%

*CPR is Constant Prepayment Rate; SMM is Single Monthly Mortality.

Mortgage Pool by Unconsolidated Original Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.0%	15,917	20.77%	\$ 2,238,702,756	10.69%
> 40.0% up to and including 45.0%	3,506	4.58%	\$ 822,331,561	3.93%
> 45.0% up to and including 50.0%	3,861	5.04%	\$ 970,210,098	4.63%
> 50.0% up to and including 55.0%	4,153	5.42%	\$ 1,115,929,196	5.33%
> 55.0% up to and including 60.0%	4,717	6.16%	\$ 1,345,668,183	6.43%
> 60.0% up to and including 65.0%	4,791	6.25%	\$ 1,395,563,396	6.66%
> 65.0% up to and including 70.0%	5,498	7.17%	\$ 1,663,235,735	7.94%
> 70.0% up to and including 75.0%	6,641	8.67%	\$ 2,067,418,641	9.87%
> 75.0% up to and including 80.0%	23,941	31.24%	\$ 8,172,428,645	39.02%
> 80.0% up to and including 85.0%	1,163	1.52%	\$ 366,549,756	1.75%
> 85.0% up to and including 90.0%	2,379	3.10%	\$ 762,370,058	3.64%
> 90.0% up to and including 95.0%	41	0.05%	\$ 14,523,564	0.07%
> 95.0% up to and including 100.0%	21	0.03%	\$ 7,495,020	0.04%
> 100.0%				
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Consolidated Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.0%	14,341	20.78%	\$ 2,031,338,814	9.70%
> 40.0% up to and including 45.0%	3,382	4.90%	\$ 854,597,661	4.08%
> 45.0% up to and including 50.0%	3,742	5.42%	\$ 1,039,545,665	4.96%
> 50.0% up to and including 55.0%	4,326	6.27%	\$ 1,303,177,737	6.22%
> 55.0% up to and including 60.0%	4,910	7.12%	\$ 1,586,292,174	7.57%
> 60.0% up to and including 65.0%	5,167	7.49%	\$ 1,727,108,763	8.25%
> 65.0% up to and including 70.0%	6,293	9.12%	\$ 2,176,390,730	10.39%
> 70.0% up to and including 75.0%	8,902	12.90%	\$ 3,198,391,415	15.27%
> 75.0% up to and including 80.0%	14,627	21.20%	\$ 5,816,385,782	27.77%
> 80.0% up to and including 85.0%	1,790	2.59%	\$ 650,901,654	3.11%
> 85.0% up to and including 90.0%	1,497	2.17%	\$ 546,259,380	2.61%
> 90.0% up to and including 95.0%	26	0.04%	\$ 10,187,681	0.05%
> 95.0% up to and including 100.0%	5	0.01%	\$ 1,849,150	0.01%
> 100.0%				
Total	69,008	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Consolidated Current Indexed Loan to Value Ratio (LVR)*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.0%	17,791	25.78%	\$ 2,906,355,461	13.88%
> 40.0% up to and including 45.0%	3,968	5.75%	\$ 1,119,702,767	5.35%
> 45.0% up to and including 50.0%	4,367	6.33%	\$ 1,352,468,513	6.46%
> 50.0% up to and including 55.0%	4,924	7.14%	\$ 1,631,396,210	7.79%
> 55.0% up to and including 60.0%	5,530	8.01%	\$ 1,917,352,690	9.16%
> 60.0% up to and including 65.0%	6,337	9.18%	\$ 2,335,722,739	11.15%
> 65.0% up to and including 70.0%	7,222	10.47%	\$ 2,656,070,334	12.68%
> 70.0% up to and including 75.0%	8,637	12.52%	\$ 3,242,827,320	15.48%
> 75.0% up to and including 80.0%	7,454	10.80%	\$ 2,819,312,591	13.46%
> 80.0% up to and including 85.0%	1,861	2.70%	\$ 652,234,801	3.11%
> 85.0% up to and including 90.0%	816	1.18%	\$ 276,475,690	1.32%
> 90.0% up to and including 95.0%	81	0.12%	\$ 26,260,983	0.13%
> 95.0% up to and including 100.0%	20	0.03%	\$ 6,246,506	0.03%
> 100.0%				
Total	69,008	100.00%	\$ 20,942,426,607	100.00%

* Unless otherwise stated, LVRs reported in the table above have been based on quarterly data provided by RP Data using the hedonic index values as at the latest Property Index available to the Trust Manager on each Determination Date falling in March, June, September and December. For further information please refer to Schedule 2 of the Supplemental Deed, as described in the applicable disclosure document.

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	22,553	29.43%	\$ 8,309,716,241	39.68%
> 5.00% up to and including 5.25%	43,156	56.32%	\$ 10,480,080,571	50.04%
> 5.25% up to and including 5.50%	5,877	7.67%	\$ 1,289,005,574	6.15%
> 5.50% up to and including 5.75%	481	0.63%	\$ 109,474,048	0.52%
> 5.75% up to and including 6.00%	3,503	4.57%	\$ 488,193,065	2.33%
> 6.00% up to and including 6.25%	532	0.69%	\$ 145,243,295	0.69%
> 6.25% up to and including 6.50%	396	0.52%	\$ 95,136,506	0.45%
> 6.50% up to and including 6.75%	61	0.08%	\$ 14,182,814	0.07%
> 6.75% up to and including 7.00%	59	0.08%	\$ 9,657,410	0.05%
> 7.00% up to and including 7.25%	2	0.00%	\$ 399,886	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	8	0.01%	\$ 1,043,347	0.00%
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%	1	0.00%	\$ 293,849	0.00%
> 8.25% up to and including 8.50%				
> 8.50%				
Total	76,629	100.00%	\$ 20,942,426,606	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	5,024	6.56%	\$ 1,466,299,588	7.00%
<= 2 Year Fixed	3,140	4.10%	\$ 905,346,107	4.32%
<= 3 Year Fixed	875	1.14%	\$ 251,381,228	1.20%
<= 4 Year Fixed	218	0.28%	\$ 56,443,009	0.27%
<= 5 Year Fixed	217	0.28%	\$ 60,015,105	0.29%
> 5 Year Fixed	5	0.01%	\$ 736,890	0.00%
Total Fixed Rate	9,479	12.37%	\$ 2,740,221,927	13.08%
Total Variable Rate	67,150	87.63%	\$ 18,202,204,679	86.92%
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,434	10.77%	\$ 406,228,834	1.94%
> \$100,000 up to and including \$200,000	13,938	20.20%	\$ 2,167,130,392	10.35%
> \$200,000 up to and including \$300,000	19,178	27.79%	\$ 4,822,083,438	23.03%
> \$300,000 up to and including \$400,000	13,418	19.44%	\$ 4,634,136,604	22.13%
> \$400,000 up to and including \$500,000	6,633	9.61%	\$ 2,960,165,361	14.13%
> \$500,000 up to and including \$600,000	3,450	5.00%	\$ 1,889,569,076	9.02%
> \$600,000 up to and including \$700,000	1,939	2.81%	\$ 1,253,275,497	5.98%
> \$700,000 up to and including \$800,000	1,108	1.61%	\$ 828,504,063	3.96%
> \$800,000 up to and including \$900,000	659	0.95%	\$ 559,496,468	2.67%
> \$900,000 up to and including \$1.00m	462	0.67%	\$ 439,087,541	2.10%
> \$1.00m up to and including \$1.25m	506	0.73%	\$ 564,096,075	2.69%
> \$1.25m up to and including \$1.50m	194	0.28%	\$ 266,094,726	1.27%
> \$1.50m up to and including \$1.75m	55	0.08%	\$ 88,738,753	0.42%
> \$1.75m up to and including \$2.00m	34	0.05%	\$ 63,819,778	0.30%
> \$2.00m				
Total	69,008	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	19,201	25.06%	\$ 5,704,595,851	27.24%
VIC	23,778	31.03%	\$ 6,668,246,384	31.84%
TAS	2,437	3.18%	\$ 443,771,635	2.12%
QLD	14,277	18.63%	\$ 3,605,018,508	17.21%
SA	6,309	8.23%	\$ 1,391,549,820	6.64%
WA	10,044	13.11%	\$ 2,955,210,735	14.11%
NT	583	0.76%	\$ 174,033,674	0.83%
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	52,184	68.10%	\$ 15,680,024,083	74.87%
Non Metro	24,445	31.90%	\$ 5,262,402,524	25.13%
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	12,554	16.38%	\$ 4,267,691,721	20.38%
NSW / ACT - Non Metro	6,647	8.67%	\$ 1,436,904,130	6.86%
VIC - Metro	18,795	24.53%	\$ 5,712,069,713	27.28%
VIC - Non Metro	4,983	6.50%	\$ 956,176,671	4.57%
TAS - Metro	1,158	1.51%	\$ 230,610,884	1.10%
TAS - Non Metro	1,279	1.67%	\$ 213,160,751	1.02%
QLD - Metro	6,230	8.13%	\$ 1,693,249,677	8.09%
QLD - Non Metro	8,047	10.50%	\$ 1,911,768,832	9.13%
SA - Metro	4,492	5.86%	\$ 1,073,132,313	5.12%
SA - Non Metro	1,817	2.37%	\$ 318,417,507	1.52%
WA - Metro	8,567	11.18%	\$ 2,581,979,950	12.33%
WA - Non Metro	1,477	1.93%	\$ 373,230,785	1.78%
NT - Metro	388	0.51%	\$ 121,289,825	0.58%
NT - Non Metro	195	0.25%	\$ 52,743,849	0.25%
Total	76,629	100.00%	\$ 20,942,426,606	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	454	0.59%	\$ 129,565,849	0.62%
3977 (Frankston, VIC)	467	0.61%	\$ 117,475,178	0.56%
3029 (Melb North West, VIC)	453	0.59%	\$ 104,762,694	0.50%
6065 (Brand, WA)	347	0.45%	\$ 100,725,858	0.48%
4740 (Central QLD, QLD)	346	0.45%	\$ 97,429,239	0.47%
6164 (Brand, WA)	343	0.45%	\$ 96,005,616	0.46%
4680 (Central QLD, QLD)	277	0.36%	\$ 84,294,811	0.40%
3064 (Melb North West, VIC)	350	0.46%	\$ 83,927,069	0.40%
6155 (Tangney, WA)	277	0.36%	\$ 82,849,173	0.40%
3023 (Footscray, VIC)	310	0.40%	\$ 81,840,229	0.39%
6210 (Brand, WA)	303	0.40%	\$ 81,424,293	0.39%
6018 (Stirling, WA)	189	0.25%	\$ 76,977,541	0.37%
2155 (Seven Hills, NSW)	196	0.26%	\$ 70,196,060	0.34%
3806 (Dandenong, VIC)	254	0.33%	\$ 68,963,544	0.33%
3805 (Dandenong, VIC)	279	0.36%	\$ 68,821,406	0.33%
6112 (Tangney, WA)	246	0.32%	\$ 67,045,576	0.32%
4870 (North QLD, QLD)	283	0.37%	\$ 66,650,935	0.32%
3121 (Moorabbin, VIC)	185	0.24%	\$ 66,531,369	0.32%
2170 (Campbelltown, NSW)	239	0.31%	\$ 62,968,566	0.30%
3150 (Mulgrave, VIC)	177	0.23%	\$ 62,784,151	0.30%
Total	5,975	7.80%	\$ 1,671,239,159	7.98%

*One postcode can correspond to multiple suburbs. The name assigned to a postcode in this table is based on the Barcode Sort Plan Area Name assigned under the Australia Post Barcode Sort Plan.

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
50515 (North Metropolitan, WA)	2,568	3.35%	\$ 796,563,760	3.80%
20505 (Inner Melbourne, VIC)	1,831	2.39%	\$ 701,337,880	3.35%
20565 (Southern Melbourne, VIC)	1,776	2.32%	\$ 674,171,786	3.22%
20550 (Eastern Middle Melbourne, VIC)	1,533	2.00%	\$ 548,781,881	2.62%
50525 (South East Metropolitan, WA)	1,861	2.43%	\$ 533,888,957	2.55%
50520 (South West Metropolitan, WA)	1,812	2.36%	\$ 525,978,936	2.51%
20520 (Melton-Wyndham, VIC)	1,905	2.49%	\$ 478,177,357	2.28%
10505 (Inner Sydney, NSW)	1,218	1.59%	\$ 475,885,935	2.27%
20510 (Western Melbourne, VIC)	1,469	1.92%	\$ 441,260,941	2.11%
10515 (St George-Sutherland, NSW)	1,235	1.61%	\$ 431,307,221	2.06%
10560 (Central Northern Sydney, NSW)	962	1.26%	\$ 388,753,259	1.86%
40520 (Southern Adelaide, SA)	1,580	2.06%	\$ 370,603,266	1.77%
10555 (Lower Northern Sydney, NSW)	853	1.11%	\$ 357,627,789	1.71%
50510 (East Metropolitan, WA)	1,292	1.69%	\$ 355,529,711	1.70%
20555 (Eastern Outer Melbourne, VIC)	1,247	1.63%	\$ 339,325,927	1.62%
20580 (South Eastern Outer Melbourne, VIC)	1,327	1.73%	\$ 326,383,401	1.56%
10565 (Northern Beaches, NSW)	713	0.93%	\$ 317,619,689	1.52%
10540 (Central Western Sydney, NSW)	1,044	1.36%	\$ 307,861,872	1.47%
20530 (Northern Middle Melbourne, VIC)	965	1.26%	\$ 302,435,326	1.44%
30715 (Gold Coast West, QLD)	1,085	1.42%	\$ 291,808,168	1.39%
Total	28,276	36.90%	\$ 8,965,303,062	42.81%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	60,580	79.06%	\$ 15,236,866,641	72.76%
Interest Only	16,049	20.94%	\$ 5,705,559,966	27.24%
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	76,629	100.00%	\$ 20,942,426,607	100.00%
Low Doc Loans				
No Doc Loans				
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	60,580	79.06%	\$ 15,236,866,641	72.76%
Interest Only Loans : > 0 up to and including 1 years	3,869	5.05%	\$ 1,343,299,616	6.41%
Interest Only Loans : > 1 up to and including 2 years	3,426	4.47%	\$ 1,225,235,039	5.85%
Interest Only Loans : > 2 up to and including 3 years	3,431	4.48%	\$ 1,249,086,889	5.96%
Interest Only Loans : > 3 up to and including 4 years	2,455	3.20%	\$ 869,810,586	4.15%
Interest Only Loans : > 4 up to and including 5 years	1,091	1.42%	\$ 407,076,216	1.94%
Interest Only Loans : > 5 up to and including 6 years	305	0.40%	\$ 100,176,530	0.48%
Interest Only Loans : > 6 up to and including 7 years	359	0.47%	\$ 122,473,685	0.58%
Interest Only Loans : > 7 up to and including 8 years	561	0.73%	\$ 196,164,103	0.94%
Interest Only Loans : > 8 up to and including 9 years	401	0.52%	\$ 141,381,903	0.68%
Interest Only Loans : > 9 up to and including 10 years	151	0.20%	\$ 50,855,399	0.24%
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	57,989	75.68%	\$ 15,415,470,523	73.61%
Residential Investment (Full Recourse)	18,640	24.32%	\$ 5,526,956,084	26.39%
Residential Investment (Limited Recourse)				
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,821	2.38%	\$ 367,897,155	1.76%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	3,049	3.98%	\$ 909,472,901	4.34%
Purchase of established dwelling	17,210	22.46%	\$ 4,977,497,085	23.77%
Purchase of new erected dwelling	1,571	2.05%	\$ 431,979,562	2.06%
Refinancing existing debt from another lender	11,389	14.86%	\$ 3,156,962,913	15.07%
Refinancing existing debt with ANZ	26,534	34.63%	\$ 6,959,416,808	33.23%
Other	15,055	19.65%	\$ 4,139,200,182	19.76%
Total	76,629	100.00%	\$ 20,942,426,606	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	1,274	1.66%	\$ 387,042,378	1.85%
> 3 up to and including 6 months	1,450	1.89%	\$ 412,346,325	1.97%
> 6 up to and including 9 months	2,872	3.75%	\$ 843,279,773	4.03%
> 9 up to and including 12 months	6,274	8.19%	\$ 1,945,402,939	9.29%
> 12 up to and including 15 months	4,626	6.04%	\$ 1,271,742,744	6.07%
> 15 up to and including 18 months	5,469	7.14%	\$ 1,431,233,720	6.83%
> 18 up to and including 21 months	7,844	10.24%	\$ 2,147,309,488	10.25%
> 21 up to and including 24 months	6,064	7.91%	\$ 1,730,536,978	8.26%
> 24 up to and including 27 months	5,532	7.22%	\$ 1,518,159,771	7.25%
> 27 up to and including 30 months	4,915	6.41%	\$ 1,290,239,509	6.16%
> 30 up to and including 33 months	6,546	8.54%	\$ 1,716,204,766	8.19%
> 33 up to and including 36 months	6,842	8.93%	\$ 1,779,908,763	8.50%
> 36 up to and including 48 months	10,330	13.48%	\$ 2,765,127,152	13.20%
> 48 up to and including 60 months	5,251	6.85%	\$ 1,397,019,305	6.67%
> 60 up to and including 72 months	1,244	1.62%	\$ 282,439,091	1.35%
> 72 up to and including 84 months	96	0.13%	\$ 24,433,904	0.12%
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	25	0.03%	\$ 496,552	0.00%
> 1 up to and including 2 years	77	0.10%	\$ 1,062,442	0.01%
> 2 up to and including 3 years	167	0.22%	\$ 2,709,315	0.01%
> 3 up to and including 4 years	210	0.27%	\$ 5,131,244	0.02%
> 4 up to and including 5 years	170	0.22%	\$ 5,954,462	0.03%
> 5 up to and including 6 years	126	0.16%	\$ 4,979,073	0.02%
> 6 up to and including 7 years	187	0.24%	\$ 9,197,147	0.04%
> 7 up to and including 8 years	443	0.58%	\$ 19,657,697	0.09%
> 8 up to and including 9 years	472	0.62%	\$ 23,229,393	0.11%
> 9 up to and including 10 years	253	0.33%	\$ 19,721,278	0.09%
> 10 up to and including 15 years	1,409	1.84%	\$ 167,243,280	0.80%
> 15 up to and including 20 years	2,872	3.75%	\$ 507,522,770	2.42%
> 20 up to and including 25 years	11,236	14.66%	\$ 2,704,804,717	12.92%
> 25 up to and including 30 years	58,981	76.97%	\$ 17,470,448,713	83.42%
> 30 years	1	0.00%	\$ 268,525	0.00%
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	75,430	98.44%	\$ 20,588,448,289	98.31%
> 0 days up to and including 30 days	1,069	1.40%	\$ 315,157,215	1.50%
> 30 days up to and including 60 days	102	0.13%	\$ 30,755,694	0.15%
> 60 days up to and including 90 days	28	0.04%	\$ 8,065,408	0.04%
> 90 days up to and including 120 days				
> 120 days up to and including 150 days				
> 150 days up to and including 180 days				
> 180 days				
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	67,150	87.63%	\$ 18,202,204,679	86.92%
Fixed Rate Loans : > 0 up to and including 3 months	1,176	1.53%	\$ 336,384,216	1.61%
Fixed Rate Loans : > 3 up to and including 6 months	2,102	2.74%	\$ 628,949,899	3.00%
Fixed Rate Loans : > 6 up to and including 9 months	782	1.02%	\$ 218,387,362	1.04%
Fixed Rate Loans : > 9 up to and including 12 months	964	1.26%	\$ 282,578,111	1.35%
Fixed Rate Loans : > 12 up to and including 15 months	964	1.26%	\$ 283,084,403	1.35%
Fixed Rate Loans : > 15 up to and including 18 months	755	0.99%	\$ 210,443,467	1.00%
Fixed Rate Loans : > 18 up to and including 21 months	824	1.08%	\$ 235,649,242	1.13%
Fixed Rate Loans : > 21 up to and including 24 months	597	0.78%	\$ 176,168,994	0.84%
Fixed Rate Loans : > 24 up to and including 27 months	461	0.60%	\$ 134,326,790	0.64%
Fixed Rate Loans : > 27 up to and including 30 months	234	0.31%	\$ 67,472,980	0.32%
Fixed Rate Loans : > 30 up to and including 33 months	98	0.13%	\$ 27,832,156	0.13%
Fixed Rate Loans : > 33 up to and including 36 months	82	0.11%	\$ 21,749,302	0.10%
Fixed Rate Loans : > 36 up to and including 48 months	218	0.28%	\$ 56,443,009	0.27%
Fixed Rate Loans : > 48 up to and including 60 months	217	0.28%	\$ 60,015,105	0.29%
Fixed Rate Loans : > 60 months	5	0.01%	\$ 736,890	0.00%
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	17,230	22.48%	\$ 3,901,329,586	18.63%
Fortnightly	24,714	32.25%	\$ 5,767,832,340	27.54%
Monthly	34,685	45.26%	\$ 11,273,264,681	53.83%
Other				
Total	76,629	100.00%	\$ 20,942,426,607	100.00%

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